

**Information to identify the case:**

Debtor 1	Eric Arturo Frias	Social Security number or ITIN xxx-xx-6612
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Carolina Frias	Social Security number or ITIN xxx-xx-0002
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-32286-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Arturo Frias  
aka Eric Artura Frias

Carolina Frias  
aka Carolina Rodriguez

11/2/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Eric Arturo Frias  
Carolina Frias  
DebtorsCase No. 14-32286-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 45

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb +Eric Arturo Frias, Carolina Frias, 422 Wistar Place, Glassboro, NJ 08028-4901  
 cr +Toyota Motor Credit, P. O. Box 9013, Addison, TX 75001-9013  
 515146366 +BBY/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 515159541 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515146372 +Fernando Frias, 146 Paterson Avenue, Paterson, NJ 07502-2120  
 515146377 +Navy Federal C.U., P.O. Box 3700, Merrifield, VA 22119-3700  
 515146378 +Navy Federal CR Union, P.O. Box 3700, Merrifield, VA 22119-3700  
 515146379 +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700  
 515146381 +PayPal, Comenity Capital Bank, P.O. Box 5138, Timonium, MD 21094-5138  
 515146382 +PayPal Credit, Comenity Capital Bank, P.O. Box 5138, Timonium, MD 210. 21094-5138  
 515183257 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516895813 Toyota Motor Credit Corporation, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 515234789 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515316160 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515263358 +EDI: CBSAAFES.COM Nov 02 2017 22:18:00 Army & Air Force Exchange Services, Bass & Associates, P.C., 3936 E Ft Lowell Road, Suite # 200, Tucson, AZ 85712-1083  
 515146365 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, P.O. Box 982235, El Paso, Texas 79998  
 515146364 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, P.O. Box 982235, El Paso, TX 79998  
 515146376 EDI: CBSAAFES.COM Nov 02 2017 22:18:00 Military Star, 3911 S. Walton Walker Blvd., Dallas, TX 75236  
 515146367 +EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 515146368 +EDI: CHASE.COM Nov 02 2017 22:18:00 Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298  
 515146369 +EDI: WFNNB.COM Nov 02 2017 22:18:00 Comenity Bank, Limited + Express, P.O. Box 182789, Columbus, OH 43218-2789  
 515277530 EDI: CRFRSTNA.COM Nov 02 2017 22:18:00 Credit First N.A., PO Box 818011, Cleveland, OH 44181-8011  
 515146370 EDI: CRFRSTNA.COM Nov 02 2017 22:18:00 Credit First NA, Firestone, P.O. Box 81083, Cleveland, OH 44181  
 515146371 EDI: DISCOVER.COM Nov 02 2017 22:18:00 Discover Financial, Services, LLC, P.O. Box 15316, Wilmington, DE 19850  
 515166055 +EDI: TSYS2.COM Nov 02 2017 22:18:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 515157238 EDI: DISCOVER.COM Nov 02 2017 22:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 515146373 +EDI: CITICORP.COM Nov 02 2017 22:18:00 Home Depot/ CitiBank, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 515146374 +EDI: TSYS2.COM Nov 02 2017 22:18:00 MACYS, P.O. Box 8218, Mason, OH 45040-8218  
 515193477 EDI: NFCU.COM Nov 02 2017 22:19:00 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000  
 515361670 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 515363284 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
 515323519 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541  
 515362255 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
 515361799 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
 515346262 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
 515146383 +EDI: RMSC.COM Nov 02 2017 22:18:00 SYNCB/ Amazon, P.O. Box 965015, Orlando, FL 32896-5015  
 515146385 +EDI: RMSC.COM Nov 02 2017 22:18:00 Synchrony Bank, JC Penny + 2 Walmart, P.O. Box 965007, Orlando, FL 32896-5007  
 515146386 +EDI: WTRRNBNK.COM Nov 02 2017 22:18:00 TD Bank USA, Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Nov 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515146387 EDI: TFSR.COM Nov 02 2017 22:18:00 Toyota Motor Credit, Bankruptcy Department,  
P.O. Box 8026, Cedar Rapids, IA 52409  
515166515 EDI: TFSR.COM Nov 02 2017 22:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
515146390 +EDI: USAA.COM Nov 02 2017 22:18:00 USAA Savings Bank, P.O. Box 33009,  
San Antonio, TX 78265-3009  
515146391 +EDI: WFFC.COM Nov 02 2017 22:18:00 Wells Fargo Home Mortgage, Customer Service,  
P.O. Box 10335, Des Moines, Iowa 50306-0335  
515146392 +EDI: WFFC.COM Nov 02 2017 22:18:00 Wells Fargo Mortgage, P.O. Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, NA  
515146375\* +Macys, P.O.Box 8218, Mason, OH 45040-8218  
515146380\* +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700  
515146384\* +SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015  
515146388\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corp., 90 Crystal Run Rd. Ste 310,  
Middletown, NY 10941)  
515146389\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corp., 90 Crystal Run Rd., Ste 310,  
Middletown, NY 10941)

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit  
nj\_ecf\_notices@buckleymadole.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Joseph T. Margribia on behalf of Joint Debtor Carolina Frias jmargribia@comcast.net  
Joseph T. Margribia on behalf of Debtor Eric Arturo Frias jmargribia@comcast.net  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
TOTAL: 9